

Fill in this information to identify the case:

Debtor 1 Rick L. Adkins aka Ricky L. Adkins
Debtor 2 Cindy S. Adkins
United States Bankruptcy Court for the: Northern District of Ohio
Case number: 18-60218-rk

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, not individually but solely as Trustee for Bluewater Investment Trust 2017-1 Court claim no. 9-1
(if known):

Last 4 digits of any number you use to identify the debtor's account: 0327 Date of payment change: 04/01/2020
Must be at least 21 days after date of this notice

New total payment: \$544.73
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$187.63**New escrow payment: \$177.93****Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:**New interest rate:****Current Principal and interest payment:****New principal and interest payment:****Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:**New mortgage payment:**

Debtor 1 Rick L. Adkins aka Ricky L. Adkins
First Name Middle Name Last Name

Case number (if known) 18-60218-rk

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Julian Cotton Date 03/11/2020
Signature

Print: Julian Cotton Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312

Contact phone (850) 422-2520 Email bkcrm@padgettlawgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the __11th__ day of March, 2020.

/S/ Julian Cotton

JULIAN COTTON
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
bkcrm@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 18-60218-rk)

Debtor

Rick L. Adkins
997 State Route 58
Ashland, OH 44805

Co-Debtor

Cindy S. Adkins
997 State Route 58
Ashland, OH 44805

Attorney

R Joshua Brown
32 Lutz Avenue
Lexington, OH 44904

Trustee

Dynele L Schinker-Kuharich
Office of the Chapter 13 Trustee
200 Market Avenue North, Ste. LL30
Canton, OH 44702



Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

RICK ADKINS
997 State Route 58
Ashland OH 44805

Analysis Date: February 10, 2020
Loan: [REDACTED]
Property Address:
997 State Rt 58
Ashland, OH 44805

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective Apr 01, 2020		Prior Esc Pmt		April 01, 2019		Escrow Balance Calculation	
P & I Pmt:			\$366.80		\$366.80		P & I Pmt:		\$366.80		Due Date:	March 01, 2019
Escrow Pmt:			\$191.42		\$177.93		Escrow Pmt:		\$187.63		Escrow Balance:	(\$2,870.81)
Other Funds Pmt:			\$0.00		\$0.00		Other Funds Pmt:		\$0.00		Anticipated Pmts to Escrow:	\$2,442.98
Asst. Pmt (-):			\$0.00		\$0.00		Asst. Pmt (-):		\$0.00		Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:			\$0.00		\$0.00		Resrv Acct Pmt:		\$0.00			
Total Payment:			\$558.22		\$544.73		Total Payment:		\$554.43		Anticipated Escrow Balance:	(\$427.83)

Shortage/Overage Information		Effective Apr 01, 2020
Upcoming Total Annual Bills		\$2,135.18
Required Cushion		\$355.86
Required Starting Balance		\$444.58
Escrow Shortage		(\$872.41)
Surplus		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 355.86. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 355.86 or 1/6 of the anticipated payment from the account.	
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This is a statement of actual activity in your escrow account from Apr 2019 to Mar 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Apr 2019	187.63	191.42			Starting Balance	471.40	(4,607.10)
Apr 2019		12.23			* Escrow Only Payment	659.03	(4,415.68)
May 2019	187.63	191.42			* Escrow Only Payment	846.66	(4,212.03)
Jun 2019	187.63				* Escrow Only Payment	1,034.29	(4,212.03)
Jun 2019		554.43			* Escrow Only Payment	1,034.29	(3,657.60)
Jun 2019				466.80	* County Tax	1,034.29	(4,124.40)
Jul 2019	187.63	187.63	466.80		* County Tax	755.12	(3,936.77)
Aug 2019	187.63	187.63				942.75	(3,749.14)
Sep 2019	187.63	187.63				1,130.38	(3,561.51)
Oct 2019	187.63				* Escrow Only Payment	1,318.01	(3,561.51)
Oct 2019		1,084.30			* Escrow Only Payment	1,318.01	(2,477.21)
Oct 2019		1,084.30			* Escrow Only Payment	1,318.01	(1,392.91)
Oct 2019				1,084.30	* Escrow Only Payment	1,318.01	(2,477.21)
Nov 2019	187.63	382.84			* Hazard	1,505.64	(2,094.37)
Nov 2019				1,245.00	* Hazard	1,505.64	(3,339.37)
Dec 2019	187.63	191.42	1,318.00		* Escrow Only Payment	375.27	(3,147.95)
Dec 2019		346.97				375.27	(2,800.98)
Jan 2020	187.63	375.26				562.90	(2,425.72)
Feb 2020	187.63					750.53	(2,425.72)
Feb 2020				445.09	* County Tax	750.53	(2,870.81)
Mar 2020	187.63		466.80		* County Tax	471.36	(2,870.81)
					Anticipated Transactions	471.36	(2,870.81)
Feb 2020		2,255.35 ^P					(615.46)
Mar 2020		187.63 ^P					(427.83)
	\$2,251.56	\$7,420.46	\$2,251.60	\$3,241.19			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

February 10, 2020

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(\$427.83)	444.58
Apr 2020	177.93			(\$249.90)	622.51
May 2020	177.93			(\$71.97)	800.44
Jun 2020	177.93			\$105.96	978.37
Jul 2020	177.93	445.09	County Tax	(\$161.20)	711.21
Aug 2020	177.93			\$16.73	889.14
Sep 2020	177.93			\$194.66	1,067.07
Oct 2020	177.93			\$372.59	1,245.00
Nov 2020	177.93			\$550.52	1,422.93
Dec 2020	177.93	1,245.00	Hazard	(\$516.55)	355.86
Jan 2021	177.93			(\$338.62)	533.79
Feb 2021	177.93			(\$160.69)	711.72
Mar 2021	177.93	445.09	County Tax	(\$427.85)	444.56
	\$2,135.16	\$2,135.18			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$427.83). Your starting balance (escrow balance required) according to this analysis should be \$444.58.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$177.93
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$177.93

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.